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Explorer Post P3



Deadline Feb. 15, 2015! PLB1



Ethiopia Relief... P 20



THE GENTS P 32



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An artist's rendering of plans for the former Saginaw News building at 203 S. Washington in downtown Saginaw. The redevelopment plan includes a year-round indoor farmers market, retail spaces for vendors, and a ballroom. Courtesy – SVRC

SVRC Begins a Unique Saginaw Downtown Positive Family Destination Redevelopment

Saginaw - SVRC Industries, Inc. is pleased to announce its recent purchase of 203 S. Washington Avenue in Saginaw, MI, the former Saginaw News building.

SVRC Industries, Inc. currently have four locations in the City of Saginaw. Those locations include the main office and industrial operations division on Veterans Memorial Parkway, the Westlund Guidance Clinic on Congress, the Tuscola Educational Center on

Tuscola Street and their new building on S. Washington. SVRC has been operating for over 50 years in Saginaw and its mission is to create, and sustain opportunities, and support systems for persons with barriers to employment and community access.

SVRC along with community partners, the Saginaw Downtown Development Authority and the Downtown Saginaw Farmers' Market, Inc. have plans for the new facility that include redevelopment of the parking lot on the Saginaw River into a permanent home for the Downtown Saginaw Farmers Market with a covered pavilion for vendors and customers.

In addition, the vision for the space on the first floor of the building includes a year-round indoor farmers market, with permanent retail spaces for vendors that may include butchers, a flower shop, a bakery, food vendors, coffee shop and numerous retail spaces for farmers or other food vendors.

The rest of the building will be used for leased office space, an incubator commercial kitchen space for vendors and other commercial cooking operations. In addition the building will house a ballroom that will be rented by SVRC Industries, for events in downtown. SVRC also plans to run training programs within the building that will assist persons with disabilities in

securing employment opportunities in the community.

Redevelopment will be done in phases, with the first phase being the restoration of the building infrastructure, building a public market space on the river for Downtown Saginaw Farmer's Market, Inc., and the redevelopment of the first floor into retail and food vendors.

Redevelopment will require grant funding and community participation. It is anticipated to announce a capital campaign for the redevelopment of the outdoor market space in the near future. SVRC is working to secure other grant funding as well to assist in the renovation of the building.

SVRC's goal of the redevelopment of this property is to continue to invest in the rebirth of downtown Saginaw into a thriving city, creating a place for the community to enjoy, providing a location for the downtown farmers market and access to fresh food in the downtown area, and providing quality employment opportunities for persons with disabilities in Saginaw.

"We are so excited for this opportunity for the people that SVRC services and the community at large. We want to create a destination in downtown Saginaw that the people in the City of Saginaw and throughout the county can come and enjoy with their families. We plan to have indoor and outdoor seating areas so that people can come and spend the day at the marketplace if they so desire," Dean Emerson, President/COO.

Economic Commentary

Wrap-up of the 2014 Economy and a Preview of 2015

By Christopher C. Douglas, Ph.D **Associate Professor of Economics University of Michigan-Flint Guest Educational Economist Journalist**



Christopher C. Douglas, Ph.D

Flint - The U.S. economy improved in 2014 compared to 2013, according to the standard economic indicators. The unemployment rate, currently at 5.8%, is down by more than a full point from the same time last year.

November saw 321,000 new jobs created and October's job creation numbers were revised upwards to 241,000 thousand. This means that average monthly new job creation in 2014 was approximately 50,000 jobs higher than in 2013.

After negative economic growth in the first quarter of 2014 due to the abnormally harsh winter, economic growth surged upwards to an average of 3% for the second and third quarters of 2014. This is a full point higher than 2013 economic growth. Despite this, there are still dark clouds in the economy.

Instead, he/she is considered to be out of the labor force. This labor force exit has been down during the economic recovery.

population who is either employed or actively looking for a job, stood at 66%. Currently, it stands at just under 63%. Absent this labor be over 10%. This labor force exit can also has a job.

Before the recession, roughly 63% of the during the recovery. population had a job. Note that the employmentrate will always be well under 100% due to

After the recession hit, the employmentto-population ratio plummeted to 58.5% and is at in the recession. 59.2% today. The U.S. economy is approximately population employed again.

In fact, it wasn't until May of this year that total employment in the U.S. economy recovered to its pre-recession level. Yet, the number of working age adults continued to rise throughout the recession.

Labor force exit and long term unemployment continue to be problematic.

During the recession, the number of workers 1.2 million workers to 2.4 million workers. This is not uncommon during a recession.

What is uncommon is that this number has remained high during the recovery. In previous recoveries, this number falls as workers transition back-to-full time employment. November job creation was stronger than expected.

However, when the government surveyed In order for an individual to be counted as households in its "Household Survey," 150,000 unemployed, he/she has to be actively looking fewer workers reported working full-time in

for a job. If this person gives up looking for a November, compared to October. The number job, he/she is no longer counted as unemployed. of workers reporting that they had worked part-time increased.

A study by the Employment Law Project as instrumental in bringing the unemployment rate reported in the New York Times this past April ("Recovery has created far more low wage jobs Prior to the recession, the labor force than better paid ones," 4/27/14) found that job participation rate, or the percentage of the creation in the economic recovery has been unbalanced compared with the jobs lost during the recession.

The recession saw approximately 3.5 million force exit, the unemployment rate would currently high wage jobs lost (jobs paying \$20/hr to \$30/hr) but only 2.5 million created during the be seen from the employment-to-population recovery. Just over 3 million middle wage jobs ratio, or the percentage of the population that (jobs paying \$14/hr to \$20/hr) were lost in the recession and just over 2 million were created

The reverse is true regarding low wage jobs. to-population ratio and labor force participation Approximately 2 million were lost in the recession yet nearly 4 million were created segments of the population such as retirees, students, during the recovery. The jobs being created etc. who are not actively seeking employment. in the recovery are disproportionately low wage, part-time jobs compared to those lost

The state of the labor market remains 9 million jobs away from having 63% of the problematic in the economy. What about some bright spots? One is consumer confidence, which continues to rebound. Consumer confidence is a key driver of consumer purchases of big ticket items such as new cars, furniture, appliances, and housing.

The first three are classified as "consumer Despite solid 2014 job growth numbers, we durables." In contrast to the national economy, the have not seen job growth numbers strong enough Michigan economy remains disproportionately to reverse the job losses seen during the recession. dependent on the manufacturing of consumer durables. Durable goods manufacturing comprises over 14% of the Michigan economy, despite Part-time work is becoming more common. comprising under 7% of the national economy.

Automotive manufacturing alone represents working part-time because that is the only nearly 8% of the Michigan economy, despite being employment they could find doubled from less than 1% of the national economy. Anything that helps stimulate the purchase of consumer durables will help Michigan's economy.

Auto sales continue to rebound towards their pre-recession peak of 17 million units sold with 2014 seeing auto sales top 16 million units.

Rebounding consumer confidence, a continued economic recovery (despite continued weakness in the labor market), falling gasoline prices, and the fact that the average age of a passenger

SEE P 4, Economic Commentary

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The Michigan Banner operates and serves as a print and online media venue committed to educating, informing and enlightening our readership regarding events and news that directly and indirectly affect the communities regionally and globally. Furthermore, to serve as a catalyst and a link for cultivating young adults as entrepreneurial and business leaders for the future.

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Students Invited to Explore Medical Careers at Covenant HealthCare

Saginaw - Covenant HealthCare is proud College of Medicine and Simulation Lab to be an "Explorer Post" through the Boy Scouts of America with the mission of exposing students to careers in health care related to science, technology, engineering and math (STEM).

The program is open to all students between and Anesthesia the ages of 15 and 18 years old. There will be to 6 p.m. roughly every other week from February through May.

Each week has a different focus of health care for students to explore. The sessions are meant to be hands-on, interactive and educational.

Parents and students are welcome to sign up for the program and learn more Monday, January 19 between 5:30 p.m. and 6:30 p.m. at Covenant Cooper (Entrance A at 700 Cooper, in Saginaw, in the Cooper Lecture Theater).

The cost is just \$5 per student thanks to the Covenant HealthCare Foundation. The program is limited to the first 40 students who register. Past session topics include:

- Emergency Care: from the LifeNet crew and helicopter, to the region's busiest trauma center
 - Physical Medicine & Rehabilitation
 - What It Takes to Be a Physician: CMU

- Birth Center and Pediatric Care
- Biomedical Engineering
- Respiratory Therapy
- In the operating room- Robotic Surgery

"With the medical field being so vast, Covenant six sessions on Monday nights from 4:30 p.m. is excited to help expose students to career opportunities they might not otherwise be aware of," says Kristin Knoll, Public Relations Specialist at Covenant. "We look forward to helping the next generation of medical professionals choose their path."

> In the past, Covenant has offered this program exclusively to children of employees. The program is a collaboration through the Boy Scouts of America and Covenant Volunteer Services, Public Relations, and Human Resources.

> For more information on the Explorer Program at Covenant, contact Public Relations at 989.583.7655 or Volunteer Services at 989.583.6048.

Registration will begin the evening of January 19 and will close once capacity is reached or the program begins. If necessary, a waitlist will be available.



Past Covenant Explorer Program participant, Peter Veremis, sits with Sarah Markle, RN, EMT with LifeNet of Michigan, to learn about careers as a first responder and flight paramedic.

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FROM P 2, Economic Commentary

vehicle on the road is 11.4 years (a record high, as of 2013) will all continue to increase auto sales in 2015. This is very good for Michigan's economy.

Energy prices are perhaps the biggest economic surprise of 2014. Falling oil and gasoline prices puts more money in the pockets of consumers and helps stimulate auto sales.

Lower natural gas prices due to fracking broke the trend of exponentially rising prices that persisted for a decade. Natural gas prices are at levels not seen since the early 2000s. Lower natural gas prices increases consumer disposable income, which increases consumer spending in other sectors of the economy.

Ordinarily as a net oil importer, falling oil prices would be unambiguously positive for the U.S. economy. However, there has been an oil shale boom in states such as Texas and North Dakota. This has resulted in job growth in the oil and natural gas sector which has outpaced job growth in the rest of the economy.

Jobs in this sector tend to be high skill, high paying jobs. As previously mentioned, creation of these types of jobs in the economic recovery has been scarce. Shale oil is expensive to extract and becomes less competitive as oil prices fall, which will harm job creation in this sector.

oil prices exceeds the losses in the oil sector (more supply and less scarcity is always a good thing).

However, there could be a disruption in the labor market if the oil and gas sector ceases being a source of high wage, blue collar job creation, at least in the short term, and workers struggle to find comparable work in other sectors.

More interesting perhaps, are the geopolitical implications of falling oil prices. Oil producing nations took big bets on oil remaining expensive forever, much as the U.S. economy took a big bet that housing would remain expensive forever - and we saw how well that worked out!

On average, OPEC nations need oil to remain above \$110/barrel in order to balance their books (the so-called "break-even price of oil"). Russia needs oil to remain above \$100/barrel. Currently, oil is below \$60/barrel with forecasters predicting it can remain there for a year or two given the glut of supply on the market.

The question is how long oil producing nations can ride out these low oil prices. Russia in particular is sensitive to resource prices, with oil and natural gas comprising roughly two-thirds of Russian exports. The last two oil market crashes (1986 and the late 1990s) bankrupted the Russian economy and ushered in regime change.

The Soviet Union fell after the 1986 crash and Boris Yeltsin resigned and was replaced by Vladimir Putin following the late 1990s oil market crash and subsequent Russian financial crisis.

I expect that the U.S. economy will continue I believe that the gains to consumers via lower to improve into 2015. I expect the 2015 to have a stronger economy than 2014, much like the 2014 saw a stronger economy than 2013.

Of course, if there are any external geopolitical or economic crises, all bets are off. Longer term, the national debt and unfunded liabilities comprised by Social Security, Medicare, and public pensions continue to worry me.

These liabilities are in the trillions of dollars and no one has any idea of how to pay for them. I believe that public sector pensions will continue to trouble state and local governments.

I believe that Detroit was a harbinger for future cities. For instance, it is estimated that unfunded pension liabilities in the city of Chicago amount to \$80,000 per resident, with other seemingly healthy big cities in a similar predicament.

The Social Security Trust Fund becomes depleted by 2030. This may seem like a long ways away, but it is only 16 years into the future (it's been 23 years since the Lions won a playoff game).

Despite this, the U.S. economy remains the strongest in the world. The Eurozone remains problematic, especially if the left-wing Syriza party wins the Greek elections and ushers in another round of sovereign defaults. This will occupy the attention of the world financial markets and make the U.S. look good by comparison. The U.S. should use this time to get its fiscal house in order.



2015 6th Annual Great Lakes Bay Hispanic **Leadership Institute Graduation**

Thursday, January 29, 2015 5:30 pm Cocktail (Cash Bar) – 6:00 pm Ceremony Key Note Speaker: Matt Felan, CEO/President of Great Lakes Bay Regional Alliance Single Ticket \$25 Two Tickets \$50 Full Table of 8 Seats \$200

For more information contact:

Monica B. Reyes at mbreyes@svsu.edu GLBHLI is a Non Profit 501C3



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Volume 3 • Number 2 January 16, 2015

ATINOBANNER

Líder en la diversidad Vamos Adelante

Affordable Care Act Deadline for 2015: Feb. 15 Why Aren't Michigan Hispanics Enrolling?



Wash. - The Affordable Care Act (A.C.A) continues to offer health care plans in the U.S. to eligible persons and families, reaching millions who had previously gone without health care or whose only choice often was emergency room attention.

According to the U.S. Dept. of Health and Human Services May 1, 2014 data, over 15 million people have selected a plan through the Health Insurance Marketplace. Enrollees do have to renew each year, however.

Outreach strategies by the dept. to reach eligible uninsured people are driving the enrollment actions in states like Michigan, especially in low-income, high poverty communities, including ethnic and racial minorities who are in need of health care coverage.

The low enrollment rate among eligible Hispanics/Latinos, however, is raising concerns.

Based on a U.S. Dept. of HHS summary enrollment report, of the 272,539 Michigan individuals who selected a Marketplace Plan and where race and ethnicity is known - 4,256 Latinos enrolled.

In comparison, enrollment by Asian Americans in Michigan was recorded at 8,063. The numbers for African Americans enrollees: 22,593; White: 136,713; multiracial: 12, 588; American Indian/Native Alaskan: 680; and unknown or other: 98,587.

The 2010 Census has the Hispanic population at 436,358, or 4.7 percent of the state's total 9,883,640. It's not clear how many more Hispanics in Michigan are undocumented.

The A.C.A. is available only for eligible U.S. citizens. What is known is that Hispanics without health insurance rank high - 24 percent.

Speculation among health care professionals as to why Hispanics are not enrolling offers no clear answers.

Are they confused about the A.C.A? Are they uninformed as to how and where to enroll? Are affordability of the premiums and other costs a problem? Is fear of personal scrutiny of individual family information preventing them from signing up? No one knows.

Local agencies are offering information sessions to help all interested people, regardless of race and ethnicity, learn more and enroll before the Feb. 15 deadline. After that date, people have to wait until next year and pay fines.

Health Delivery, Inc. (HDI) has the following sites for A.C.A. assistance:

- Mon., Tues., Thurs., Fri: Janes Street Academic Cmty. Health Ctr., 1522 Janes St. 989-755-0316.
- Mon. & Fri: David R. Gamez Cmty. Health Ctr., 501 Lapeer St., downtown Saginaw. 989-753-6000.
- Tues: Roosevelt S. Ruffin Cmty. Health Ctr., 229 Gallagher. 989-755-3619.
- Thurs: Bridgeport Cmty. Health & Dental Ctr., 6297 Dixie Highway, Bridgeport. 989-759-6460.
- Tues. & Wed: Bayside Health Ctr., 3884 Monitor Rd., Bay City. 989-671-2000.

HDI has one bilingual staff person available to assist Spanish-speaking enrollees. In addition, the Mexican American Council (M.A.C.), 1537 S. Washington Ave., will have an information session the last two weeks of Jan.

For details, please call M.A.C. at 989-753-0500. Another Jan. session will be offered at the Saginaw American G.I. Forum, 604 Oak St. For date and time, call 989-754-2131. Spanish language translation and materials will be available at both sessions.

The January 16, 2015 Edition of The Latino Banner is Sponsored by:



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National News ~ Noticias Nacionales

Executive Action on Immigration: Update

By New America Media

Who will benefit from President Barack Obama's executive action?

There are three main groups that will benefit under Obama's plan: parents of U.S. citizens or Legal Permanent Residents; undocumented immigrants who came to the U.S. before the age of 16; and spouses and children of Legal Permanent Residents.

Parents: If you are a parent of a U.S. citizen or a parent of a Legal Permanent Resident and you have lived in the U.S. continuously since Jan. 1, 2010 and can pass a background check, you may be eligible to apply for Deferred Action for Parental Accountability (DAPA) and a work permit. The program should be up and running by May 20, if the situation doesn't change.

Those who arrived before age 16: Obama is removing the age cap from Deferred Action for Childhood Arrivals (DACA), so if you were too old to qualify before, you may be able to qualify under the new DACA if you came to the U.S. before the age of 16, and have continuously lived in the U.S. since Jan. 1, 2010. The DACA expansion is likely to go into effect Feb. 20.

Spouses and Children: Obama's new program will allow spouses and children of Legal Permanent Residents to apply for a waiver so they can get a green card sooner. Under current law, undocumented immigrants must leave the U.S. to get a green card, which may trigger a three-year or 10-year bar that prevents them from entering the U.S. for that amount of time. They will now be able to apply from within the U.S.

How do I avoid being scammed?

Be wary of anyone who says they can help you for a fee, before the new programs go into effect. There is nothing to apply for now, except for the current DACA program that was announced in 2012. The new DACA expansion that Obama announced is likely to go into effect Feb. 20, and the new deferred action program for parents is expected to go into effect May 20. So there is no reason to start paying anyone for immigration services now, especially if

they promise to get you to the front of the line, to receive extra benefits, or anything else that sounds too good to be true.

How much will it cost?

The application fee will be \$465. However, in some communities you can inquire about microloan programs and other means of help for lowincome families.

If I am granted deferred action, how long will it last?

This is a temporary program that will protect you from deportation for three years and it is renewable.

Why is this program temporary?

Executive action is by its nature temporary. An act of Congress would be needed to create a more permanent solution.



SEE LB 3, Executive Action

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We encourage readers to send letters, story ideas, comments and questions.

Deadlines:

2 weeks before each publication date of the 1st and 16th of each month. Submission Procedure:

Mailed or e-mailed to the latinobanner@gmail.com. Preferred format: Jpeg or PDF



FROM LB 2, Executive Action

Can I travel abroad under deferred action?

Yes, but only if you apply for and are granted something called "advance parole," which gives you the authority to travel without being concerned about being stopped at a U.S. port of entry.

Will I be able to get a Social Security number?

Yes. When you get your work permit, go to your local Social Security office to apply for your number. You can look up your local Social Security office at: www.ssa.gov.

Will the Central American youth who came here this summer benefit from executive action?

No. To qualify for the expanded DACA program, you have to have lived in the U.S. continuously since Jan. 1, 2010.

Will the expansion include LGBT parents?

Yes, but additional guidance is needed to make sure this program is accessible to all LGBT parents. For example, it is unknown how this will affect couples who live in one of the 35 states where there are no explicit protections for same-sex couples to petition for second-parent adoptions.

Will this include adoptive parents and stepparents?

Yes, parents with adopted children and stepchildren count, but only if the parents were married before the stepchild was 18, or if the child was adopted before the age of 16 and has lived with the parent for two years.

How do I know if it's safe to come forward?

With DACA, the administration included certain confidentiality provisions that are a kind of firewall between USCIS and ICE. That same firewall will also be included in this program.

What happens after three years?

There is no guarantee, but the more people that come forward and apply and receive deferred action, the harder it will be for a future administration to rescind this program.

Where can I go for more information?

Stay tuned to USCIS.gov for the latest information:

http://www.uscis.gov/immigrationaction
Source: www.newamericamedia.org

www.MentalHealthFirstAid.org

Mental Health First Aid 8-hour Course



2015 Schedule - All classes held 8:30 am - 5:00pm

February 24	May 13
September 15	November 12

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REGISTRATION

To register, please email the information below to registrations@sccmha.org If you do not have access to email, call 989.797.3445 or mail this completed form to:

SCCMHA Attn: Registrations 500 Hancock Saginaw, MI 48602

Questions? Call Dawn Estrada at 989.797.3451. Date of Training	
Name	
Phone number, if any	
E-mail address, if any	
Occupation and employer name, if any	
Brief description of why you're enrolling in the course: (examples: help family member or loved clients/public with mental health issues, seeking general mental health information)	one, better serve



ALGEE, the Mental Health First Aid Action Plan

Assess for risk of suicide or harm Listen nonjudgmentally Give reassurance and information

Give reassurance and information

Encourage appropriate professional help

Encourage self-help and other support strategies

Questions? Call Dawn Estrada at 989-797-3451.

Mental Health First Aid USA is coordinated by the National Council for Community Behavioral Healthcare, the Maryland Department of Health and Mental Hygiene, and the Missouri Department of Mental Health.

Intersection of Business &

Give 'em an Allowance!"

The Battle Cry For Kids' Money Management

By David McCurrach

M.A. - How do our kids really learn to manage money? Most don't until they're adults and then they learn primarily as a result of their own successes and failures.

There's usually no course at school, no helpful hints on TV and observing parents can be confusing at best. Typically, parent's money complex that how we handle our money doesn't much help. mean much to a child.

To make matters worse, kids today have more money to spend and develop financial styles at a younger age than ever. Before you know it, kids can develop bad habits that can last a lifetime.

In fact, most parents don't deal with their kids' money management problems until their children are adults. By then, these problems can be both costly and emotionally charged.

Young children provide parents the best opportunity to encourage good financial habits and avoid problems that will develop later in life if this area is neglected.

The only way kids will learn to manage their money is through their own experience and the guidance you, as parents, may give them. In other words, kids learn from trial and error and role models just like the rest of us. And if they can't learn as children, the price of adult mistakes can be great in terms of money and relationships.

What Do I Do?

The first step, and the subject of this feature, is to 'Give 'em an allowance!'

Here's why your kids need an allowance:

- Having a regular amount of their own income is the only way kids can learn to manage money.
- They need to be able to make mistakes when the cost is minimal.
- forces kids:
- To make spending choices between the many things that they may want.
- They have more appreciation for the things they buy when they use their own money.

When Do I Start?

Once your child shows both an interest in and an understanding of the concept of money - the fact that it can be exchanged for goods - they are ready to start learning the basics of money management.

For many kids, this may be as young as three or four. Their first allowance should be given at a minimum of once a week.

How much should I give?

Some would say a dollar for each year of management skills are often either not what age. Others would suggest you match the amount we'd like them to be or our finances are so their friends get. Neither approach is really



When coming up with the amount, try this: Determine how much money you already give them. If your kids don't get allowances, you are managing their money for them by deciding what they will buy and what they will do. Their role is salesperson and manipulator.

Let them learn to manage their own money. Stop doing all the work. Total up the amount you are giving them now. Give that to them as an allowance and let them make their own decisions. You'll save money and avoid some of life's major battles.

Make a list of what they are expected to pay for with their allowance. Once you have the amount, sit down with your child and make a list of everything they are expected to pay for.

This solves the conflicts that may come • Knowing the limit of available funds up in stores and as they walk out the door to go to the movies. The total required becomes • To think about how much things costs, and their allowance. As their needs change, so can the amount. Be open to reviewing it when appropriate.

Keep in mind the fact that kids have three uses for their money - spending, saving and

sharing. Consider all three areas when you are coming up with the amount.

In addition to setting the allowance, this process puts an end to the constant requests to buy this and that and to give them money to do whatever their hearts desire.

Should I Tie Allowances To Chores?

Do you believe your kids have a certain amount of responsibility around the house just because they are members of the family? If so, those responsibilities have nothing to do with allowances.

In fact, if those responsibilities are not fulfilled, the loss of privileges would probably be more appropriate than the loss of allowances.

How can a child manage their money if they don't know how much they will be getting on a regular basis? On the other hand, if a child does not need their allowance that week, is it acceptable not to do the chores?

And finally, do we want your children to ask "How much?" every time you ask them to do something around the house?

Remember, the purpose of an allowance is to give your children the opportunity to learn how to manage money through their own successes and failures and the input of their parents.

Source: http://www.kidsmoney.org/

The Future of Technology

In the near term, the focus for cloud/client will be on synchronizing content and application state across multiple devices and addressing application portability across devices.

Over time, applications will evolve to support simultaneous use of multiple devices. The second-screen phenomenon today focuses on coordinating television viewing with use of a mobile device.

In the future, games and enterprise applications alike will use multiple screens and exploit wearables and other devices to deliver an enhanced experience.

Software-Defined Applications and Infrastructure

Agile programming of everything from applications to basic infrastructure is essential to enable organizations to deliver the flexibility required to make the digital business work.

Software-defined networking, storage, data centers and security are maturing. Cloud services

SEE P 11, The Future of Technology

Michigan Site Chosen as Part of Federal Department of Energy Manufacturing Composites Award



Gov. Rick Snyder

Funding allows auto industry to advance application of lightweight materials into transportation.

Lansing - Gov. Rick Snyder recently lauded an announcement by President Obama in Tennessee, which reinforced Michigan's positioning as the global center for auto research, development and real-world applications. will help smaller companies with access to the technology, or a place to test innovative ideas."

Kevin Kerrigan, senior vice president of Automotive at the Michigan Economic Development Corp. and auto advisor to the governor, pointed

The U.S. Department of Energy has awarded a \$70 million grant to the nonprofit Institute for Advanced Composites Manufacturing Innovation (IACMI), with a presence in Detroit, to establish a composites manufacturing innovation center.

Last year American Lightweight Materials Manufacturing Innovation Institute in Detroit received a separate grant from the Department of Defense – making Michigan a unique location where multi-materials for vehicles will be collaborated in the same area.

"This award has significant implications on the future of the industry – from the research in the lab to assembly in the plants and applications for vehicles of the future," Snyder said.

"It's significant for Michigan's continued

leadership in the industry. While the larger auto manufacturers are exploring some of these same material technologies on their own, this grant will help smaller companies with access to the technology, or a place to test innovative ideas."

Kevin Kerrigan, senior vice president of Automotive at the Michigan Economic Development Corp. and auto advisor to the governor, pointed out that the emphasis and focus of material advancement within the auto industry is a key component of the Michigan Automotive Strategic Plan developed last year between his office and Gov. Snyder.

IACMI will focus on advanced fiber-enforced polymer composites that combine strong fibers with tough plastics to yield materials that are lighter and stronger than steel.

Kerrigan said each time the auto industry develops new materials for vehicles, manufacturers need new and better equipment to process the materials. This grant from the DOE allows the industry to test and development the equipment needed to keep up with the technology.

SEE P 17, Michigan Site Chosen



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The Michigan Banner First Great Lakes Bay Regional Newspaper

FROM P 9, The Future of Technology

are software-configurable through API calls, and applications, too, increasingly have rich APIs to access their function and content programmatically.

To deal with the rapidly changing demands of digital business and scale systems up - or down - rapidly, computing has to move away from static to dynamic models.

Rules, models and code that can dynamically assemble and configure all of the elements needed from the network through the application are needed.

Web-Scale IT

Web-scale IT is a pattern of global-class computing that delivers the capabilities of large cloud service providers within an enterprise IT setting. More organizations will begin thinking, acting

More organizations will begin thinking, acting and building applications and infrastructure like Web giants such as Amazon, Google and Facebook.

Web-scale IT does not happen immediately, but will evolve over time as commercial hardware platforms embrace the new models and cloud-optimized and software-defined approaches reach mainstream.

The first step toward the Web-scale IT future for many organizations should be DevOps — bringing development and operations together in a coordinated way to drive rapid, continuous incremental development of applications and services.

Risk-Based Security and Self-Protection

All roads to the digital future lead through security. However, in a digital business world, security cannot be a roadblock that stops all progress.

Organizations will increasingly recognize that it is not possible to provide a 100 percent secured environment. Once organizations acknowledge

that, they can begin to apply more-sophisticated risk assessment and mitigation tools.

On the technical side, recognition that perimeter defense is inadequate and applications need to take a more active role in security gives rise to a new multifaceted approach.

Security-aware application design, dynamic and static application security testing, and runtime application self-protection combined with active context-aware and adaptive access controls are all needed in today's dangerous digital world.

This will lead to new models of building security directly into applications. Perimeters and firewalls are no longer enough; every app needs to be self-aware and self-protecting.

Source: www.gartner.com

Are You a Detroit-Area Employer Looking to Recruit New Talent?

Detroit - The next Live.Work.Detroit (LWD) event will take place on Friday, February 27, at the Majestic Theater, 4120 Woodward Ave., in Detroit, and we're looking for employers from Southeast Michigan to network with attendees.

LWD is a joint initiative of the Michigan Economic Development Corporation (MEDC) and the Detroit Experience Factory, with the purpose to retain and attract college graduates to Detroit by promoting Detroit as a great place to live, work, and play.

over 4,000 college students to Detroit over a series of events to experience firsthand the employment and entrepreneurial opportunities, cultural attractions, and other sights of Detroit.

Through these efforts, we aim to positively impact the number of college graduates who stay in Michigan.

The employer networking segment from 2 p.m. to 4 p.m. on February 27, is an opportunity for employers to connect with soon-to-be graduates

Since its inception in 2011, LWD has brought and recent graduates from undergraduate programs, ar 4,000 college students to Detroit over a graduate programs and community colleges.

The registration fee is \$50. For more details, visit http://www.weknowdetroit.com/lwd



Award-Winning MAT2 Program Can Help Meet Your Skilled Talent Needs



Lansing - The Michigan Economic Development Corporation is currently seeking industry partners for the 2015-2016 program year for the Michigan Advanced Technician Training (MAT2) program.

MAT2 was developed in order to address two critical issues facing the manufacturing and technology industries: a widening skills gap and an aging workforce.

This initiative functions similar to an apprenticeship program, where students

Lansing - The Michigan Economic Development alternate between classroom instruction and poration is currently seeking industry partners on-the-job training.

The students gain the necessary hands-on skills and real-world experiences for them to become a successful and productive member of the workforce.

Learn more how your organization may benefit from MAT2 during one of the upcoming webinars at http://puremi.ch/MAT2Webinar.

Starting a Business

Midland - The Michigan Small Business Development Center Great Lakes Bay Region is pleased to offer a Starting a Business seminar at the Grace A. Dow Memorial Library at 1710 W. St. Andrews in Midland on Thursday, February 5, from 6 p.m. to 8:30 p.m.

This seminar is designed for individuals who are considering self-employment and those who may be at the beginning stages of starting a business.

Delivered in a seminar format, this introductory session helps aspiring entrepreneurs assess their abilities to lead and manage a company, as well as evaluate market and sales potential for their products/services.

Start-up costs, financing options, and business planning are introduced, along with other necessary steps to getting started.

For more information about Michigan SBDC, online resources, business education seminars and registration, go to www.SBDCMichigan.org or call (989) 686-9597.

Pre-registration is required and reasonable arrangements for persons with disabilities will be made if requested at least two weeks in advance.

Seminar sponsors are Grace A. Dow Memorial Library, Midland Area Chamber of Commerce, Midland Tomorrow, Midland County Clerk and the SBDC Great Lakes Bay Region hosted by Delta College Corporate Services.

This same seminar is repeated Wednesday, March 4, from 2 p.m. to 5 p.m. The SBDC Great Lakes Bay Region serves Arenac, Bay, Midland and Saginaw Counties, and can be found on Facebook.

Small business owners may access the Michigan SBDC services by contacting 616. 331.7480 or www.SBDCMichigan.org.





CONSUMERS AFFORDABLE RESOURCE FOR ENERGY (CARE)



Consumers Energy is pleased to announce the continuation of the Consumers Affordable Resource for Energy (CARE) Program! Available to income-qualified customers to help Michigan families afford and manage their monthly energy costs.

Applications will be accepted from October 1 until the program is full. Space is limited, so an early response is encouraged. Getting help early is the best way to stay in control and safe this winter!

TO LEARN MORE:

Visit **ConsumersEnergy.com/CARE** to download an application packet today. Then, call **2-1-1** to find the nearest enrollment agency and make an appointment to submit the application.

CARE Program Eligibility Guidelines

Number of Household Members	Maximum Income (150% of poverty level)
1	\$17,505
2	\$23,595
3	\$29,685
4	\$35,775
5	\$41,865
6	\$47,955
7	\$54,045
8	\$60,135

Add \$6,090 for each additional household member





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Women of Colors, Inc. 2015 Leadership Awards Banquet Saturday, March 28, 2015

Saginaw Valley State University

Awards Presented

- Achievement Award
- Distinguished Gentleman Award
- Community Service Award (Business/Organization)
 - Volunteer Award
 - · Woman of The Year Award
- · Woman of The Future Award (Age 18-25 years old)

Applications are now being accepted.

To nominate someone for a 2015 Leadership Award Contact Women of Colors office (989) 399-9275 or (989) 737-9286

Application deadline is: Friday, February 6, 2015

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Join the Central Michigan University community in celebrating and honoring Dr. Martin Luther King Jr. with these special presentations and activities.

Negin Farsad was recently named one of 50 Funniest Women by the Huffington Post. In her feature film, The Muslims Are Coming! (September 2013), she took a group of Muslim-American comedians on the road in Middle America to do shows, meet the locals, and counter Islamophobia through jokes. It features Jon Stewart, Janeane Garofalo, David Cross, Rachel Maddow and others, and has already won a humanitarian award from the Arab-American Institute.

For Negin Farsad, the social justice thing didn't come out of the blue. She has a dual Masters in African American Studies and Public Policy from Columbia University's School of International & Public Affairs, and used to work as a policy advisor for the city of New York but left that for a strange life in the arts. Farsad has written and developed series for MTV, PBS, and Nickelodeon. She also wrote, directed, and produced Nerdcore Rising, a comedy about nerdcore hip-hop that Wired called "honest and heartfelt," and which has been an official selection of festivals worldwide, earning Best Film, Best Director, and Audience Favorite awards.

As a standup comedian, Farsad has performed far and wide, from the Laugh Factory in New York to the Comedy Store in Los Angeles. Her other shows include The Dirty Immigrant Collective, Bootleg Islam, and The Israeli-Palestinian Conflict: A Romantic Comedy. Queen Rania of Jordan commissioned Farsad to make a video as part of a series to combat Middle Eastern stereotypes—a series that won the first ever YouTube Visionary Award.

Keynote Speaker Negin Farsad

MONDAY, JANUARY 19

Dr. Martin Luther King Jr. CommUnity Peace Brunch, 10am, Finch Fieldhouse

MLK Day of Service UC Rotunda 12-2pm

Sponsored by the Mary Ellen Brandell Volunteer Center

Dr. Martin Luther King Jr. Peace March and Vigil, 3pm Starting at Bovee University Center, Vigil held Downtown Mt. Pleasant

TUESDAY, JANUARY 20

"Eyes on the Prize: America's Civil Rights Years" Documentary Showing, 1pm, Center for Inclusion and Diversity (UC 108)

WEDNESDAY, JANUARY 21

Keynote Speaker, Negin Farsad, 7pm, Plachta Auditorium

THURSDAY, JANUARY 22

Soup & Substance "Are We Living in a Dream World?", 12pm, UC Rotunda

"Eyes on the Prize: America's Civil Rights Years" Documentary Showing, 1pm, Center for Inclusion and Diversity (UC 108)

Dr. Martin Luther King Jr. Charity Student & Faculty/Staff Basketball Game, 6pm, Small Sports Forum, Student Activity Center, Donations will be accepted.

FRIDAY, JANUARY 23

"Eyes on the Prize: America's Civil Rights Years" Documentary Showing, 1pm, Center for Inclusion and Diversity (UC 108)

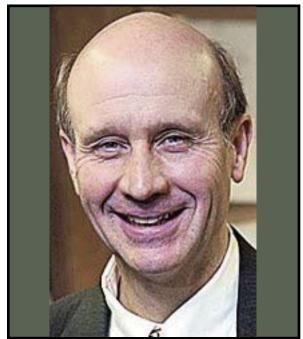
SATURDAY, JANUARY 24

22nd Annual Unity Ball featuring Theater Stage Play "Soul of a Nation", 6pm, UC Rotunda, Cost \$15 for Faculty/Staff, \$10 for Students

All events are free and open to the public, unless otherwise noted.

ucation Commen

Educational Change



By Craig Douglas, Ph. D., Director, School/ **University Partnerships Saginaw Valley State University**

University Center, MI- Recently a renewed focus in Michigan has been upon educational change and school reform. It is ironic to me the "renewed focus" occurred immediately after the November election.

There are many theories why this would occur, and I will leave it to readers and future

FROM P 10, Michigan Site Chosen

IACMI is based in a lab in Oakridge, Tennessee; but will be using additional lab space in Detroit. IACMI's technology development and demonstration programs will be driven by major industry participation with a focus on reducing technical risk and developing a robust supply chain to support a growing advanced composites industry.

ALMMII is a public-private partnership developing and deploying advanced lightweight materials manufacturing technologies, and implementing education and training programs to prepare the workforce.

ALMMII is one of the founding institutes in the National Network for Manufacturing

columnists to address them. For the time being, reason is simple: Bigger school districts are not in the wind for 2015.

What needs to be addressed and how deeply are key questions to be answered. It has been pushed to the next legislative session and the newly seated representatives and senators.

Our governor will have an important as his retirement nears and a successor chosen, will have a chance to help shape the discussion, as will the state board of education.

What will they define educational change? I submit that all aspects of education will be on the table. It will involve funding, structure (public academies and traditional systems), and innovation. I predict the discussion will touch upon efficiency and effectiveness.

The key for us as citizens is to be connected, informed, and vocal. We must weigh-in on all options that are put out for consideration, and it would be wise to realize there are no quick fixes.

Think about it for one minute. If there WERE quick fixes, why haven't they been discovered and used before? Truth is, there are no quick fixes.

I have two more points for you to keep in mind. One is so obvious to me, that bigger schools are not necessarily better. Keep that one in mind when political talk fades into consolidation options.

Consolidation is neither a "good" thing nor "bad." But it should be a local choice made by citizens, not a mandate from Lansing. The

let's accept the fact that educational change is inherently a good fit for some communities. Let the local people decide.

A final consideration is to be cautious about the use of "rankings" to judge schools. The data that is used for such purposes may or may not be current or even accurate.

Most mathematicians will confess that the leadership role, as well. The state superintendent, use of "rankings" is the laziest employment of statistical analysis. Rankings tell little about how much better or worse those in the rankings truly are. Implied in rankings is there are winners and losers, as well.

> In educational reform, the only acceptable goal is for everyone to be successful (there should be no one who is considered a "loser"). The cost of failure is too high for any other goal to be embraced.

So there you have it. Educational change is coming to us, in the very near future. Be engaged, involved, and informed. Don't fall for "rankings" as a basis for change, and do not believe that bigger is necessarily better.

Finally, trust me when I say there are "no quick fixes," for if there were, we would have heard about it loud and clear by now.

Let's hope for a robust discussion of potential educational changes for the sake of the children who will be most directly impacted.

Innovation, a federal initiative to create regional hubs to accelerate the development and adoption of cutting-edge manufacturing technologies.

"Weight reduction in vehicles goes hand in hand with the development of new materials for use in transportation vehicles of all types," Kerrigan said. "The combination of having both IACMI and ALMMII in Detroit will help cement our state's leadership position far into the future. Today's announcement is a major step forward for Michigan."

MEDC worked with many partners on the proposal to bring the grant to IACMI, including Michigan State University, Dow Chemical Company, Ford Motor Company, and the University of Michigan among others.

In the grant application, MEDC made a \$15 million commitment to support IACMI activities in Michigan over the next 5 years, which helps to leverage federal and industry funding for the program.

The six partner states and members, including more than 90 companies across the supply chain, have committed \$189 million in addition contributions to the Institute.

IACMI estimates that this new institute will stimulate significant follow on investments and create thousands of manufacturing jobs over the next decade.



About Saginaw ISD HS/EHS

Established in 1965, Head Start promotes school readiness for children, ages three to five, in low-income families by offering educational, nutritional, health, social and other services.

Head Start programs promote school readiness by enhancing the social and cognitive development of children through the provision of educational, health, nutritional, social and other services to enrolled children and families.

Early Head Start, launched in 1995, provides support to low-income infants, toddlers, pregnant women and their families.

EHS programs enhance children's physical, social, emotional, and intellectual development; assist pregnant women to access comprehensive prenatal and postpartum care; support parents' efforts to fulfill their parental roles; and help parents move toward self-sufficiency.

Together Head Start and Early Head Start have served tens of millions of children and their families.

At Saginaw ISD Head Start, our attentive staff is available Monday through Friday to answer all of your questions and make every effort to ensure you are 100% satisfied.

"Our mission is to provide high quality services, developing school readiness and family empowerment for prenatal to age five children and families by working in partnership with parents and the community."

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Saturday: Closed Sunday: Closed

For additional information concerning Saginaw ISD Head Start visit: www.saginawheadstart.org.

Source: www.saginawheadstart.org



Sabrina Beeman-Jackson Saginaw ISD Head Start/Early Head Start Program Director

NHSA Annual Head Start Conference



NHSA's Annual Head Start Conference and Expo is the largest national event devoted to the Head Start and Early Head Start community. This year more than 5,000 executive directors, directors, administrators, managers, teachers,

policy council members, and parents from every state will gather in Washington, D.C. March 29 - April 2, 2015. Visit www.nhsa.org for conference details and registration.



Honors College Student Named Churchill Scholarship Finalist



David Zoltowski, College of Engineering

Lansing - Michigan State University Honors College member David Zoltowski has been named a finalist for the Churchill Scholarship.

Established in 1959, the Winston Churchill Foundation's Scholarship Program offers 14 American students of exceptional ability and outstanding achievement the opportunity to

pursue graduate degrees in engineering, mathematics or the sciences in Churchill College at the University of Cambridge in England. MSU has produced 16 Churchill Scholars.

Zoltowski is a senior majoring in electrical engineering in the College of Engineering. One of last year's Goldwater Scholars, Zoltowski hails from West Lafayette, Ind., graduating from West Lafayette High School.

He is captain of the MSU Varsity Swimming and Diving Team, a Big Ten Distinguished Scholar and Academic All-Big Ten.

Zoltowski is a research assistant, member of the Student-Athlete Advisory Council, Tau Beta Pi, Eta Kappa Nu and an Honors Times Two mentor. He has a perfect 4.0 grade point average.

He has also earned the MSU Honors College National Scholarship, Walter R. Yates Memorial Scholarship and Arthur J. Harris Memorial Scholarship.

Zoltowski plans to pursue a master of philosophy in information engineering at the University of Cambridge.

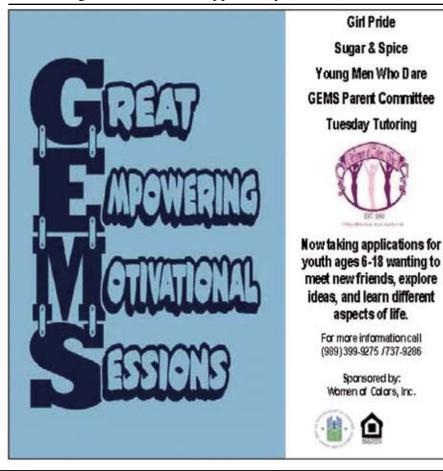
"My ultimate goal is to become a professor doing research studying the brain from an engineering perspective," he said. "A long-term goal of mine is to apply my analysis techniques to the study, diagnosis and treatment of autism spectrum disorder. I draw motivation for this goal from my triplet, autistic brother."

"Congratulations to David for advancing as a finalist in the Churchill competition," said Cynthia Jackson-Elmoore, dean of the MSU Honors College.

"To make it to this stage says a lot about David and his accomplishments during his time at MSU. We wish him all the best during his interview next week."

The National and International Fellowship and Scholarship office at MSU, administered by the Honors College, helps interested undergraduate and graduate students to pursue major national and international opportunities by providing information and direct support throughout the competitive application processes.

The Honors College serves academically talented, committed students who wish to pursue and achieve academic excellence.



Apply for Scholarships Now!

University Center MI - Scholarships are available! If you plan to attend Delta College in Fall 2015 and/or Winter 2016 you can apply for scholarships.

Applications must be completed by Tuesday, February 10, 2015. This is the only time during the year that students may apply for scholarships (excluding study abroad scholarships).

You do not have to demonstrate financial need or have an outstanding grade point average to receive a scholarship. And, you don't have to pay it back!

For additional information, visit http://www.delta.edu/



Howard University Pharmacy Project Transforms AIDS Relief Education in Ethiopia



Dr. Bisrat Hailemeskel

Washington – Howard University Assistant Provost for International Programs and Dean of the College of Pharmacy Anthony Wutoh, Ph.D., recently led a delegation to Addis Ababa, Ethiopia, to celebrate the successful

implementation of the Clinical Pharmacy Twinning Project, conducted with the American 90 percent of pharmacists reported receiving no International Health Alliance (AIHA) in collaboration with Addis Ababa University School of Pharmacy.

Dean Wutoh was accompanied by Dr. Bisrat Hailemeskel, associate professor of clinical and administrative pharmacy sciences, and principal investigator for the Clinical Pharmacy Twinning Project.

Jeronimo Augusto, program manager for international programs, was also a part of the Howard University delegation visit November 6, to November 8.

an eight-year PEPFAR-funded (President's Emergency Plan for AIDS Relief) project that has transformed the education of pharmacists throughout Ethiopia.

During the visit, Dr. Hailemeskel provided an overview of the activities of the project and noted that Howard University and Addis Ababa University agreed to collaborate several years ago because of the high incidence of HIV in Ethiopia and the lack of health care professionals trained to address the epidemic.

"Prior to the Twinning Project, more than clinical HIV antiretroviral therapy training during their educational process," Dr. Hailemeskel said.

'However, the vast majority of patients indicated that pharmacists were the most accessible health care providers to assist in their health needs."

By 2014, more than 4,000 pharmacy students were enrolled in programs utilizing the new patient-focused curriculum, and the five-year clinical pharmacy curriculum had become the standard of education throughout Ethiopia.

"Howard University has been instrumental The Clinical Pharmacy Training Project was in revolutionizing the way that pharmacists have been educated in Ethiopia, and we have had a significant impact on the training of pharmacists, and their subsequent role in improving the health of the Ethiopian people," Dean Wutoh said.

> Dean Wutoh further noted that the collaboration has had a significant impact on the College of Pharmacy because AAU, with its public hospital, Black Lion Hospital, has served as an international rotation site for Howard University students over the past few years.

U of M Staff Members Honored for Contributions to Diversity at U-M

By Deborah Greene, Public Affairs and Matthew Snyder, University Human Resources

Ann Arbor - To fully grasp the sixth annual Distinguished Diversity Leadership Awards event on Dec. 2, it's best to start at the end, when Laurita Thomas, associate vice president for human resources, exhorted the room to truly celebrate the moment.

The audience rose for a standing ovation, applause, cheers and whistles in recognition of the 2014 honorees.

Thomas drew attention to the broad reach across disciplines and sectors of the university represented by the honorees, and the substantial impact they have throughout the institution.

"Because of your courage, we can continue to be a national leader in equity and inclusion. We are the University of Michigan because of who you are. What an inspiration. What a place to be a part of," she said.

The DDLA recognizes individual staff members and teams for their accomplishments and contributions to diversity at U-M, and provides prizes of \$1,000 for individuals and \$2,500 for teams for professional development activities.

Staff members on all campuses and the U-M Health System are eligible. The DDLA is sponsored jointly by University Human Resources and the Office of the Provost.

Nominations for the 2015 awards will open next fall.

In his opening remarks, Robert Sellers, vice provost for equity, inclusion and academic affairs, reflected on his several years at U-M, as a graduate student, faculty member and then associate chair and chair of the Department of Psychology.

As an administrator, he said, "I had an opportunity to really get to interact with staff and to see the real level of dedication, the real level of commitment, the real blood, sweat and tears that went into making this place great.

"Michigan has several slogans, 'Hail to the Victors, Go Blue, etc. But I think my favorite slogan is one I see sometimes around town on U-M vehicles: 'We make Blue go!' That's really the case."

For entire article and all of the individuals and teams honored, visit http://record.umich. edu/articles/staff-members-honored-contributionsdiversity-u-m.



DDLA individual award winners. Back row, from left: Jack Bernard, Office of the General Counsel; Rev. Jamie Hawley, UMHS Spiritual Care Department; Craig Luck, **Hospital Operations; Joseph Foster, UHR Childrens** Center; Esrold Nurse, LSA Student Academic Affairs. Front row, from left: Darlene Nichols, Library Research; Mary Diskin, Plant Operations; Diane Hall, ITS Infrastructure Services Operations; Linh Nguyen, Multi-Ethnic Student Affairs - Student Life; Pardip Bolina, Center for Global and Intercultural Study. (Photo by Daryl Marshke, Michigan Photography)

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an MLK celebration in the Great Lakes Bay Region

WEDNESDAY, JANUARY 21, 2015 7:00 p.m.

MALCOLM FIELD THEATRE FOR PERFORMING ARTS , SVSU

KEYNOTE SPEAKER

Freeman A. Hrabowski, III

President, University of Maryland, Baltimore County



Dr. Freeman A. Hrabowski, President of UMBC (University of Maryland, Baltimore County) since 1992, is a consultant on science and math education to national agencies, universities, and school systems. He was recently named by President Obama to chair the newly created President's Advisory Commission on Educational Excellence for African Americans. He also chaired the National Academies' committee that produced the recent

report, Expanding Underrepresented Minority Participation: America's Science and Technology Talent at the Crossroads.

Named one of the 100 Most Influential People in the World by *TIME* (2012) and one of America's Best Leaders by *U.S. News & World Report* (2008), he also received TIAA-CREF's *Theodore M. Hesburgh Award for Leadership Excellence* (2011), the Carnegie Corporation's *Academic Leadership Award* (2011), and the *Heinz Award* (2012) for contributions to improving the "Human Condition." UMBC has been recognized as a model for academic innovation and inclusive excellence by such publications as U.S. News, which the past five years ranked UMBC the #1 "Up and Coming" university in the nation.

DR. MARTIN LUTHER KING, JR. REGIONAL SCHOLARSHIP PROGRAM AWARDS

The Great Lakes Bay Regional Community Foundations (Bay Area, Midland Area, Saginaw) present these scholarships to outstanding high school seniors across the region who have demonstrated Dr. King's teachings.

DESSERT RECEPTION FOLLOWING.

The event is FREE of charge and open to the public.

For additional information on any MLK event, please visit: svsu.edu/mlk

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SVSU will provide reasonable accommodations for those persons with disabilities. Individuals who wish accommodations should contact the University Conference and Events Center at (989) 964-4348 at least three days prior to the event. SVSU does not discriminate based on race, religion, color, gender, sexual orientation, national origin, age, physical impairment, disability or veteran status in the provision of education, employment and other services.

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6 Diabetes Food Swaps That Can Help Lower Your Blood Sugar



Athena Philis-Tsimikas, M.D.

By Athena Philis-Tsimikas, M.D.

Calif. - If you have diabetes then you know how important a healthy lifestyle is. However, a diabetes diagnosis doesn't mean you can't eat the foods you love. Instead of completely ditching your old diet, resolve to make a few small substitutions.

By replacing a low-fiber food with a high-fiber version, for example, you can help keep glucose levels under control and feel full sooner so you eat less. Other little changes can help with portion control and weight loss.

Try making a few of these easy changes and see how small swaps can make a big difference in managing your diabetes and your overall health:

1. Eat Whole Grains Instead of Refined

White rice and white flour get their pasty color as a result of being refined, or having their fiber-rich husk, bran, and germ stripped away.

Fiber helps prevent blood sugar spikes. Research has shown that eating whole grains can lower your risk of chronic diseases such as diabetes and heart disease by 20 to 30 percent.

Replace white rice with whole grains such as brown rice or quinoa, and choose bread with a whole grain listed as the first ingredient.

2. Eat Dark Leafy Greens Instead of **Light Ones**

Unlike nutrient-poor iceberg lettuce, dark leafy greens such as spinach, arugula, kale and Swiss chard are packed with vitamins and nutrients such as vitamins A and C, as well as magnesium and potassium.

Darker greens also have more fiber. Toss a couple of handfuls of dark greens into your next salad, or add them to a smoothie — you won't even taste them.

SEE P 26, 6 Diabetes Food Swaps



Children with Severe Emotional Disturbance need a lot of support. From families, teachers, social service and healthcare providers ... and often more. We maximize those resources — to make sure those children get all the support they need.

Contact Wardene Talley **989-754-2288**



2015 March of Dimes National **Ambassador Named**

Chicago - Elijah Jackson, 12, who survived being born nearly four months prematurely will serve as the March of Dimes Foundation's 2015 National Ambassador.

Elijah, despite being an active child, continues to battle the health consequences of his early birth. With his parents Elise and Todd, he will travel the country to share their family story and inspire others to support the March of Dimes and its mission to improve the health of all babies, courtesy of United Airlines. The Jackson family became March of Dimes volunteers shortly after Elijah was born.



The March of Dimes 2015 National Ambassador and family. Pictured are 12-year-old National Ambassador Elijah Jackson (center) with his mom, Elise Jackson (left), and father, Todd Jackson (right). (PHOTO CREDIT: March of Dimes Foundation) Source: http://www.marchofdimes.org/



Campuswide Design Charette to Brainstorm Ebola Solutions

By Sydney Hawkins Michigan News

Ann Arbor - Designers, heath care researchers and African scholars at U-M will work in teams this month to generate creative responses to critical areas of the ongoing Ebola crisis in West Africa.

A campuswide design charette Jan. 16-18, hosted by the Penny W. Stamps School of Art & Design, will include the School of Public Health, Medical School, Department of Afroamerican and African Studies, College of Engineering and School of Nursing.

Ebola design charette

The issues to resolve over three days include:

- Design of personal protection equipment.
- Health communication across cultural and linguistic barriers.
 - Transportation of infected and diseased bodies. A charette is an intensive, multi-disciplinary

design workshop engaging major stakeholders in a project under development.

"Such multidisciplinary collaborations provide exemplary models of engagement for our students where they exercise their responsibility as

global citizens, apply their creativity and impact research university comes to play," he said. the world around them," said Guna Nadarajan, dean of the Stamps School.

associate professor of art and design, is spearheading the Stamps charette effort.

"Like many of us, I have been following the Ebola story on the news and feeling quite helpless," he said. "As a designer, I can see that many of the problems that health officials are dealing with are design problems — from effective biohazard gear to transportation issues.

"We are a part of a public university. We have a responsibility to respond in whatever way we can."

Andersen is not alone in understanding the impact that design can play in the Ebola outbreak. Other schools and organizations, such as the Rhode Island School of Design, the U.S. Agency for International Development and IDEO.org are working to generate ideas that address the crisis in West Africa, as well.

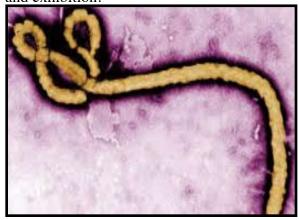
Andersen wants to employ the wider expertise of the university in the Stamps design charette.

"I don't think that we fully understand this problem. That's where our advantage as a major

"An intensive workshop involving teams of designers and experts from public health, medicine, Industrial designer Jan-Henrik Andersen, engineering, African studies and more is a powerful think tank for generating practical solutions to this epidemic."

Andersen intends to offer any design solutions that come from the workshop to USAID, Doctors Without Borders and other organizations involved with controlling the outbreak.

At the conclusion of the charette, results will be shared publicly through a website and exhibition.



Underground Railroad, Inc. Launches Community Stalking Awareness Campaign

Saginaw - January is National Stalking Awareness Month, a time to focus on a crime that affects 6.6 million victims a year.

Stalking is a Crime

Stalking is a series of actions that make you feel afraid or in danger. Stalking is serious, often violent, and can escalate over time.

A stalker can be someone you know well or not at all. Most have dated or been involved with the people they stalk. Most stalking cases involve men stalking women, but men do stalk men, women do stalk women, and women do stalk men.

You may be a victim of stalking if you recognize any of the following:

- Repeated phone calls Including hang-ups.
- Follow you or unexpectedly show up where ever you are.

- Monitor your phone calls or computer use.
- Drive by or hang out at your home, school, or work.
 - Use technology, like hidden cameras or GPS
- Find out about you by using public records or on-line search services, hiring investigators to track where you are.
- Going through your garbage, or contacting friends, family neighbors, or co-workers.

Annually, Underground Railroad provides shelter for over 400 women and children, and over 4,000 families in Saginaw County access one or more of our services.

If you are a victim of stalking and are in immediate danger, CALL 911.

To obtain information about local laws against • Send unwanted gifts, letters, texts, or e-mails. stalking, get information about a safety plan

• Damage your home, car, or other property. or the stalking safety kit, contact Underground Railroad's crisis hotline at: 1-888-399-8385 or 989-755-0411 locally.

> For additional resources related to National Stalking Awareness Month, please visit www.stalkingawarenessmonth.org and www.ovw.usdoj.gov.



HPV and Cervical Cancer

NC - According to the National Cancer Institute, more than 12,000 women in the U.S. will be diagnosed with cervical cancer this year and about 4.000 of these women will die.

Most women with an HPV infection will not develop cervical cancer, but it's very important to have regular screening tests, including Pap and HPV tests as recommended.

Cervical cancer is preventable if precancerous cell changes are detected and treated early, before cervical cancer develops.

Cervical cancer usually takes years to progress. This is why getting screened on a regular basis is important; screening can usually catch any potential problems before they progress.

What is the difference between PAP and HPV tests?

A Pap test is a test to find abnormal cell changes on the cervix (cervical dysplasia) before they have a chance to turn into cancer.

A small brush or cotton tipped applicator will be used to take a sample of cervical cells. These cells are examined for abnormal cell changes. Experts recommend that Pap tests usually begin no earlier than age 21, however, this is a decision that your personal physician will determine.

Unlike Pap tests, which look for abnormal cervical cell changes, an HPV test can detect "high-risk" types of HPV. "High risk" types of HPV can lead to cervical cancer and this test helps healthcare providers know which women are at greatest risk.

Experts recommend using both the HPV test and Pap test with women ages 30-65. (HPV tests can also be used with younger women who have unclear Pap test results.)

For women with normal Pap/HPV test results, co-testing should be repeated once every five years, or at the discretion of your personal physician.

Source: http://www.nccc-online.org/

More Ways to Stay Connected

The Michigan Banner

www.facebook.com/michiganbanner



Glaucoma Awareness is Essential to Your Health

GA. - Glaucoma is a group of diseases that can damage the eye's optic nerve and result in vision loss and blindness.

Glaucoma can occur when the normal fluid pressure inside the eyes slowly rises. However, recent findings now show that glaucoma can occur with normal eye pressure.

With early detection and timely treatment, you can often protect your eyes against serious vision loss.

Your eyes are an important part of your health. You can do many things to keep them healthy and make sure you're seeing your best.

Have a comprehensive dilated eye exam

You might think your vision is fine or that your eyes are healthy, but visiting your eye care professional for a comprehensive dilated eye exam is the only way to really be sure.

Regular eye exams are important for good eye health as well as overall health. A comprehensive dilated eye exam is a painless procedure in which an eye care professional examines the eyes to look for common vision problems and eye diseases, many of which have no early warning signs.

Know your family's eye health history

Talk to your family members about their eye health history. It's important to know if



anyone has been diagnosed with an eye disease or condition, since many are hereditary.

Eat right to protect your sight

You've heard that carrots are good for your eyes. But eating a diet rich in fruits and vegetables—particularly dark leafy greens, such as spinach, kale, or collard greens—is important for keeping your eyes healthy, too.

Quit smoking or never start Maintain a healthy weight

Being overweight or obese increases your risk of developing diabetes and other systemic conditions, which can lead to vision loss, such as diabetic eye disease or glaucoma (Diabetic eye disease refers to various eye problems that may occur as a complication of diabetes, including diabetic retinopathy, glaucoma, and

cataract. These conditions can lead to vision loss and blindness).

Wear protective eyewear

Wear protective eyewear when playing sports or doing activities around the home.

Give your eyes a rest

If you spend a lot of time at the computer or focusing on any one thing, you sometimes forget to blink and your eyes can get fatigued.

Try the 20-20-20 rule

Every 20 minutes, look away about 20 feet in front of you for 20 seconds. This short exercise can help reduce eyestrain.

Practice workplace eye safety

Employers are required to provide a safe work environment. When protective eyewear is required as a part of your job, make a habit of wearing the appropriate type at all times, and encourage your coworkers to do the same.

Source: CDC's Eye Health Tips

THAW Presents a CARE Enrollment Event

THAW (The Heat and Warmth Fund) is presenting a CARE (Consumers Affordable Resource for Energy) enrollment event on February 12, at Michigan Works, located at 312 E. Genesee Ave., in Saginaw, at 10 a.m. to 3 p.m. Registration is required, and no walk-ins will be accepted. To register for this event, call THAW at 866-281-0031.

$FROM\ P\ 22$, 6 Diabetes Food Swaps

3. Eat Baked Chips Instead of Fried

Cut some fat out of your diet without giving up that satisfying crunch. Potato, tortilla, and pita chips come in baked versions that are lower in fat. Some are also higher in whole grains than others.

Keep in mind, though, that these snacks are not the most nutritious food choices, and portion control is especially important. Instead of eating straight out of the bag, place a serving in a bowl or buy single-serving packs.

4. Eat Whole Fruit Instead of Fruit Juice

Apples, oranges, and grapes are good sources of fiber, but you need to eat the whole fruit to get the benefits. Juices have all of the sugar of the fruit, but not the skins and pulp — so they lack the fiber that slows down sugar absorption and oats take jug can prepare the morning the morning the fruit, but not the skins and pulp — so they lack the fiber that slows down sugar absorption and take jug can prepare the morning the morning the fiber.

controls insulin levels. Go for the whole fruit, and include antioxidant-rich dark berries as well.

If you need something to drink with meals, try water with lemon.

5. Eat Steel-Cut Oats Instead of Boxed Cereal

If you start your day with a bowl of cereal, try a bowl of steel-cut oatmeal instead.

Boxed breakfast cereals, many of which are made with refined grains, are often low in fiber and high in sugar.

Steel-cut oats are higher in fiber (even higher than instant oatmeal) and will slow down the rise in insulin. Newer varieties of steel-cut oats take just a few minutes to cook, or you can prepare them ahead of time and reheat in the morning if you're short on time.

6. Eat From a Small Plate Instead of a Large One

Controlling portions is just as important for people with diabetes as choosing healthy options. So much of eating is visual, and a few small changes can help you feel satisfied with less food.

Try using a smaller plate for meals, which will give the illusion of more food even though the portions may be smaller.

Instead of watching television, working on the computer or doing something else distracting while you eat, focus on your food and how every bite smells and tastes. Slow down and enjoy it, and you will likely eat less.

Athena Philis-Tsimikas, MD, is an endocrinologist and the Corporate Vice President for the Scripps Whittier Diabetes Institute.

Source: http://www.everydayhealth.com/



What is your resolution for improving and maintaining your mental health in the new year?



"My goal is really to maintain a better diet and exercise."

Maureen Smith, Saginaw Resident

"My resolution is to stay active, start exercising and just keep moving."

Kelly Kujawa, Saginaw Resident





"I plan on keeping my mind active. I'm a musician so I like to work on songs too." Richard Schulz, Saginaw Resident

"My resolution to maintain my mental health is about getting closer to God." **Jennifer Merton, Saginaw Resident**





"I plan to stay positive and focused. Enjoy life and not be so serious and stressed." Calvin Jackson, Saginaw Resident

"My goal this year is working on time management, between work, school and my kids."

Melisa Kelly-Clark, Saginaw County Community Mental Health Employee



Team Up for Your Child ROAD MAP BINDER PARTY

This Binder Party is for parents, grandparents, or guardians of students age 6-17 who have current or active 504 Plans (for students with disabilities) or an Individualized Education Plan (IEP). Families will create a binder that will serve as a step-by-step guide to working smarter with schools, doctors, insurers, and agencies. Those attending will be provided with a workbook, inserts, and a binder. Please bring with you an up-to-date photo of your child for inclusion in the binder!

February 5, 12, 19 & 26, 2015 5:30pm - 7:30pm Family Resource Center, 1901 Maple Street

Seating is limited to 20 participants, sign up today to reserve your spot!

To register, contact the Family Resource Center at (989) 272-0231







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To register contact 989-272-0231

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"I see life as both a gift and a responsibility. My responsibility is to use what God has given me to help his people in need." ~ Millard Fuller - Habitat for Humanity International Founder



Inside the ReStore

Saginaw Habitat for Humanity brings people together to build homes, communities and hope."

Saginaw - Donations of furniture and appliances are always needed. They go like hotcakes. Other donations such as new and used building materials are always appreciated.

ReStore Saginaw helps us fulfill our mission in various ways. First, ReStore Saginaw is the place many go to find what

"Seeking to put God's love into action, they need for their home. They would rather see what we have than go to a big box store to purchase the item new at retail prices. Someone else will buy it and give it a home and use the item for years to come.

> Second, it gives landlords and homeowners a low-cost option to repairs to their homes.

Finally, it generates income for Saginaw-Shiawassee Habitat for Humanity's mission. We believe in being environmentally

committed to reducing waste in landfills. Instead of throwing it away where it ends up in a landfill, throw it our way.

If you haven't been to the ReStore recently, we invite you to come and take a look. You never know what you'll find, it's a new store every time.

The ReStore is located at 315 W. Holland Ave., and the hours are Tuesday to Friday, 10 a.m. - 6 p.m., and Saturday, 9 a.m. to 4 p.m. For additional information, or to donate items call 989.754.9435.

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Praise Connections & Life

Life Legacy



Pastor Nathaniel Calhoun November 20, 1933 -January 5, 2015

Pastor Nathaniel Calhoun entered this world in humble surroundings on November 20, 1933 and transitioned into his heavenly rest on Monday, January 5, 2015. Age 81 years.

He developed love for God and God's people at an early age. This relationship and passion continued throughout his lifetime.

Pastor Calhoun was married for 55 years and had the pleasure of rearing three fine, talented, Christian children who are currently with the Lord. He faithfully served as God's Undershepherd for 57 years until the

Lord called him to his heavenly home, and was Pastor of Greater Renaissance Missionary Baptist Church, which he organized in 1985.

The funeral service is Saturday, January 17, 2015, 11 a.m., officiated by Reverend Dr. Nathan Johnson of Tabernacle Missionary Baptist Church in Detroit, at the Wolverine Baptist State Headquarters in Saginaw.

Interment at Great Lakes National Cemetery in Holly, Michigan on Monday, January 19, 2015.

Pastor Calhoun leaves to cherish his memory his wife, Mattie L. Calhoun, two daughters, one son, a special son Young Chow Calhoun; four grandchildren, two great grandchildren, two sisters; four brothers, a host of nieces, nephews; and many other relatives and friends.

The entire obituary can be read at http://www.paradisefuneralchapel.com/

In Remembrance



Reverend William Wilkins March 13, 1927 -December 14, 2014

Reverend William Wilkins "Father Bill" passed away peacefully after a long illness on December 14, 2014. Born March 13, 1927 in Pittsburgh, Pennsylvania to Jane Angeline Taggart Boli and Robert F. Boli, he was the Very Reverend Judith D. Boli's beloved husband of 48 years and dearest companion of 50 years. Father Bill was an Episcopal Priest, Pastor and friend to many in Saginaw.

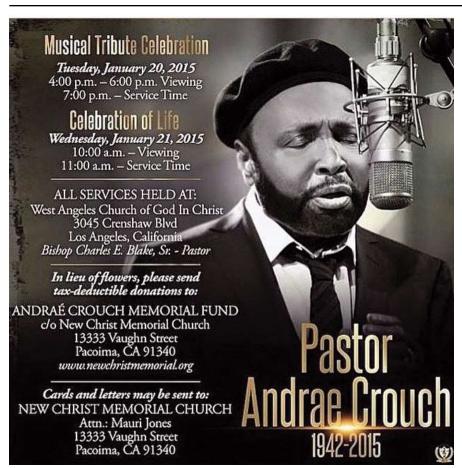
Fr. Bill was installed as Rector of St. Paul's Episcopal Church in Saginaw in 1966 and served until his retirement in 1993 when he was named Rector

Emeritus. He then served as Priest-in-charge in three parishes, St. John's Episcopal Church, Alma, Michigan from 1993 through 1996; St. Paul's Episcopal Church, Corunna, Michigan from 1996 through 2003; and Grace Episcopal Church in Lapeer, Michigan from 2007 until 2009. He also served many other parishes as a supply priest.

He leaves to celebrate his legacy his devoted wife, The Very Reverend Judith D. Boli; one daughter; two sons, ten grandchildren, fifteen greatgrandchildren, and many other relatives and friend.

Celebration of life was Saturday, December 27, 2014 at St. Paul's Episcopal Church, 720 Tuscola Street in Saginaw, officiated by The Rt. Reverend Todd Ousley.

The entire obituary can be read at http://www.paradisefuneralchapel.com/



Oprah to Honor Civil Rights Legends in Month-Long Celebration

Los Angeles - Oprah Winfrey Network is continuing to honor civil rights legends in a month-long celebration in January as we approach the 50th anniversary of the historic Selma to Montgomery marches led by Dr. Martin Luther King, Jr. that changed the trajectory of America forever.

The remaining dates of the celebration that began on January 1, is listed below.

To participate in the discussion on social media, use #Selma50 SUNDAY, JANUARY 18

9 p.m.- "Oprah Winfrey Presents: Legends Who Paved The Way" **MONDAY, JANUARY 19**

9 p.m.- "Light Girls'



The March to Selma March 7, 1965

THE SOCIETY PAGE

Preserving Our Past While Fulfilling Our Future

On Dec. 17, 2014 at the beautiful Omni William Penn Hotel grand ballroom, the Pittsburgh Chapter of Jack and Jill of America Inc. presented 14 highly accomplished teens to society. The Presentation Ball is presented after months of leadership workshops, service projects, and dance and etiquette rehearsals.



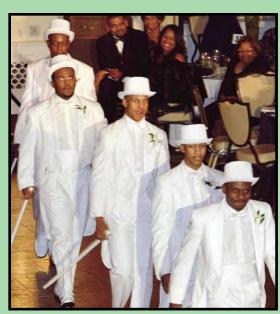
Jack and Jill Dignitaries —Tammy King, national president; Carlotta Burgess, Pittsburgh chapter president; and Joi M. Grady, Eastern regional director



The Ladies



Grand Marshals, Latash Wilson-Batch and Charlie Batch



The Gents

Presentees - Seated, from left: Ashlynn Ella Thompson, Darrien Renee Hopkins, Madison Nicole Morrissey and Ashley Michele Bridges. Standing, from left: Martha Elise Yanders, Candace Nicole Burgess, Madison Danielle Taylor, Margaux Blair Wilson and Madison McKenzie Ware



Presenters - Wesley Alan Johnson, Dorian Jamal Anderson, Joel Macklin, Dawson Lee Davis, and L. Braxton Swann

New Pittsburgh Courier (Photos by Debbie Norrell)

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New Beginning Christian Church Reverend Dr. Willie F. Casey 1016 Sherman Road Saginaw, MI 48604 989-754-2963

New Beginnings Life Changing Ministries Pastor Otis Dickens 2312 S. Washington Ave. Saginaw, MI 48601 (989) 755-3650

New Birth Missionary Baptist Pastor Larry D. Camel 1418 S. Warren Saginaw, MI 48601 (989) 755-6604

New Covenant Christian Center Pastor Ron Frierson 523 Hayden Saginaw, MI 752-8485 New Life Baptist Church Pastor Rufus Bradley 1401 Janes St. Saginaw, MI 48601 (989) 753-1151

New Mt Calvary Baptist Church Pastor Robert E. Donald 3610 Russell St. Saginaw, MI 48601 989.754.0801

Ninth Street Community Church Pastor William L. Scott, Jr. Assistant Pastor Rex Jones 1118 N. 9th Street Saginaw, MI 48601 989-752-7366

Prince of Peace Baptist Church 825 North 24th Street Saginaw, MI 48601 989.754.2841 Pastor Robert B. Corley, Jr.

Resurrection Life Ministries Church Pastor Carolyn L. Wilkins 2320 Sheridan Avenue Saginaw, MI 48601 989.754.9466

St. Paul Baptist Pastor Vincent D. McMillon 120 N. 15th St. Saginaw, MI 48601 (989) 752-5023

Saginaw Valley Community Pastor Richard Sayad 3660 Hermansau Saginaw, MI 48603 (989) 752-4769

St. Lukes CME Church 1121 Tuscola Saginaw, MI 48607 (989) 755-0351

The Potters Touch Ministries
Pastor Kareem J. Bowen
1402 North 6th Street
Saginaw, MI 48601
989.755.9406
Facebook.com/The Potters Touch

Transforming Life Ministries Pastor William Brown 3024 South Washington Avenue Saginaw, MI 48601-4353 (989) 754-9573

True Vine Baptist Church Pastor Paul E. Broaddus 2930 Janes Street Saginaw, MI 48601 989-752-0751

Victorious Believers Ministries Church Rev. Christopher V. Pryor 624 S. Outer Dr. Saginaw, MI (989) 755-7692

Wolverine Baptist State Convention 615 S. Jefferson Ave. Saginaw, MI 48607

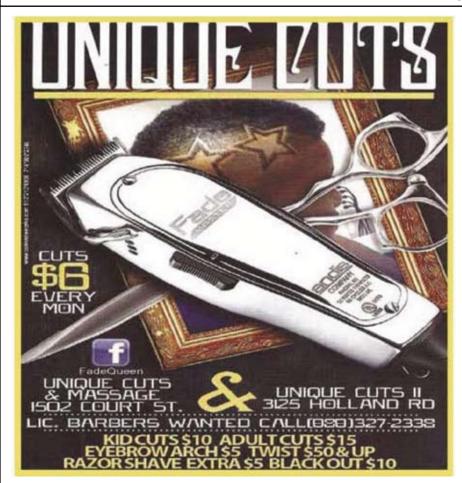
World Outreach Campus of Greater Coleman Temple Ministries Supt. H.J. Coleman Jr. 2405 Bay Rd. Saginaw, MI 48602 (989) 752-7957

Zion Missionary Baptist Church Pastor Rodrick Smith 721 Johnson Saginaw, MI 48607 (989) 754-9621



Obituaries and Memorials

To Celebrate a Life Call 989.753.3475, or email themichiganbanner@gmail.com



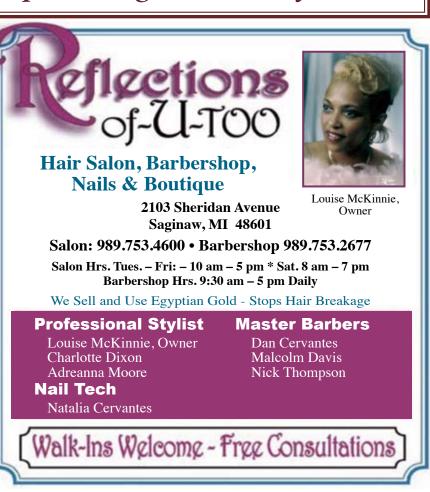
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Sports

The Saginaw High School Mighty Marching Trojan Band Recognized Nationally at TaxSlayer Bowl!

Congratulations to the Saginaw High School Mighty Marching Trojan Band who won second and third place in two competitions before performing during halftime in the TaxSlayer Bowl, formerly the Gator Bowl, in Jacksonville, Florida, on Friday, Jan. 2.

The Michigan Banner salutes our Great Lakes Bay Region POSITIVE youth as they perform the vision of excellence!



The Saginaw High School Mighty Marching Trojan Band





Students prepare to travel to Taxslayer Bowl

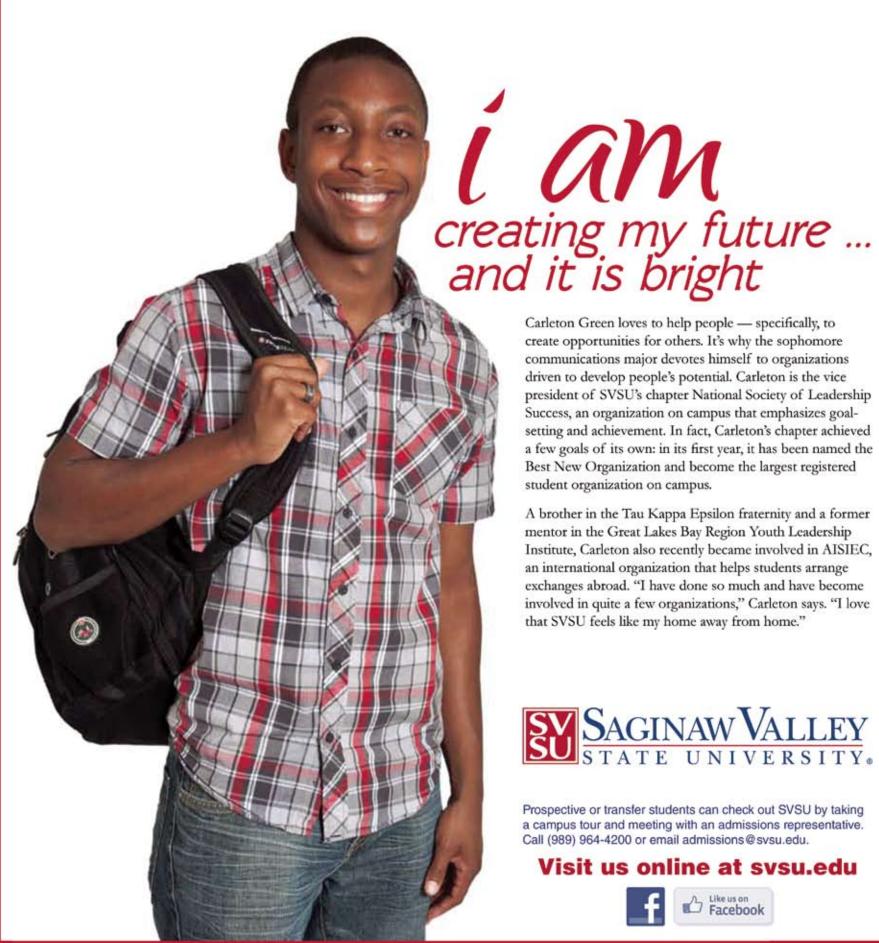


SHS Marching Band members display the winning awards!



SHS Marching band members prepared for challenge Photos Courtesy Alexis S. Thomas

Get Ready! 2015 Super Bowl XLIX Feb. 1 Sunday, 4:30 p.m.



Carleton Green loves to help people - specifically, to create opportunities for others. It's why the sophomore communications major devotes himself to organizations driven to develop people's potential. Carleton is the vice president of SVSU's chapter National Society of Leadership Success, an organization on campus that emphasizes goalsetting and achievement. In fact, Carleton's chapter achieved a few goals of its own: in its first year, it has been named the Best New Organization and become the largest registered student organization on campus.

A brother in the Tau Kappa Epsilon fraternity and a former mentor in the Great Lakes Bay Region Youth Leadership Institute, Carleton also recently became involved in AISIEC, an international organization that helps students arrange exchanges abroad. "I have done so much and have become involved in quite a few organizations," Carleton says. "I love that SVSU feels like my home away from home."



Prospective or transfer students can check out SVSU by taking a campus tour and meeting with an admissions representative. Call (989) 964-4200 or email admissions@svsu.edu.

Visit us online at svsu.edu



